

| | | | |
|--|---------------------------------|-------------|-----------|
| Information to identify the case: | | | |
| Debtor 1: | Linda H Bennett | | |
| | First Name | Middle Name | Last Name |
| Debtor 2: | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court: | District of New Jersey | | |
| Case number: | 20-10264-JNP | | |
| | Social Security number or ITIN: | xxx-xx-4122 | |
| | EIN: | --_--_-- | |
| | Social Security number or ITIN: | ----- | |
| | EIN: | --_--_-- | |
| | Date case filed for chapter: | 13 | 1/8/20 |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

| | About Debtor 1: | About Debtor 2: |
|--|---|---|
| 1. Debtor's full name | Linda H Bennett | |
| 2. All other names used in the last 8 years | aka Linda Helen Bennett | |
| 3. Address | 5 Donna Marie Court Sicklerville, NJ 08081 | |
| 4. Debtor's attorney Name and address | Joseph J. Rogers Washington Professional Campus 900 Route 168 Suite I-4 Turnersville, NJ 08012 | Contact phone (856) 228-7964 Email: jjresq@comcast.net |
| 5. Bankruptcy trustee Name and address | Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002 | Contact phone (856) 663-5002 www.standingtrustee.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856 | 401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov . | Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 7/16/20 |
| THIS IS AN AMENDED NOTICE BECAUSE THE DEBTOR HAS FILED EITHER AN AMENDMENT TO THE PETITION OR TO THE STATEMENT ABOUT DEBTORS SOCIAL SECURITY NUMBER | | |

For more information, see page 2

Debtor **Linda H Bennett**

Case number **20-10264-JNP**

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

May 7, 2020 at 10:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.standingtrustee.com

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 9/14/20

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 9/14/20

Deadline for governmental units to file a proof of claim:

**Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)**

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **8/19/20 at 10:00 AM**, Location: **4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067**

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Linda H Bennett
DebtorCase No. 20-10264-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 309IPage 1 of 2
Total Noticed: 55

Date Rcvd: Jul 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2020.

db
518651963 +Linda H Bennett, 5 Donna Marie Court, Sicklerville, NJ 08081-1602
518651959 +AT & T Mobility, Po Box 3427, Bloomington, IL 61702-3427
518651961 +Advocare Berlin Medical Assoc, PO Box 3001, Voorhees, NJ 08043-0598
+Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201,
Lancaster, PA 17601-4890
518651966 +Attorney General, PO Box 080, Hughes Justice Complex, Trenton, NJ 08625-0080
518651968 +Berlin Medical Associates, 1891 Santa Barbara Dr St, Apex Asset Management,
Lancaster, PA 17601-4106
518651971 Citibank NA, PO Box 6052, Sioux Falls, SD 57117-6052
518651975 Evesham Veterinary Clinic, 800 Route 73 South, Marlton, NJ 08053-9649
518651978 +HSBC Bank Nevada N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
518651983 +Lawn Doctor, P.O. Box 417, Stratford-Turnersville, Mullica Hill, NJ 08062-0417
518651984 +Leo J. Quigley, 34 Lahn Lane, Hammonton, NJ 08037-2751
518769029 +MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
518651982 +MidFirst Bank, KML Law Group PC, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812
518651985 +Midfirst Bank/Midland Mortgage Company, PO Box 26648, Oklahoma City, OK 73126-0648
518651990 +NJ-AISC, 225 East State Street, Trenton, NJ 08608-1800
518651989 +New Jersey Motor Vehicle Commission, PO Box 017, Trenton, NJ 08666-0017
518826494 +New Jersey Motor Vehicle Commission/NJSVS, PO Box 136, Trenton, NJ 08666-0136
518728533 +The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
518652003 +Wells Fargo Bank N.A. d/b/a Wells Fargo, Auto, PO Box 130000, Raleigh, NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jjresq@comcast.net Jul 17 2020 00:32:10 Joseph J. Rogers,
Washington Professional Campus, 900 Route 168, Suite I-4, Turnersville, NJ 08012
tr +E-mail/Text: pmarraffa@standingtrustee.com Jul 17 2020 00:32:31 Isabel C. Balboa,
Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580,
Cherry Hill, NJ 08002-2977
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 17 2020 00:33:09 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 17 2020 00:33:07 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518713625 +E-mail/Text: Bankruptcy@absoluteresolutions.com Jul 17 2020 00:32:22
ABSOLUTE RESOLUTIONS VI, LLC, c/o Absolute Resolutions Corporation,
8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118
518651962 EDI: CINGMIDLAND.COM Jul 17 2020 04:08:00 AT & T Mobility, PO Box 537104,
Atlanta, GA 30353-7104
518749121 +EDI: CINGMIDLAND.COM Jul 17 2020 04:08:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,
KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
518651964 +EDI: CINGMIDLAND.COM Jul 17 2020 04:08:00 AT&T Mobility LLC, One AT&T way, Suite 3A104,
Bedminster, NJ 07921-2693
518651960 +E-mail/Text: bky@americanprofit.net Jul 17 2020 00:33:22 American Profit Recovery,
Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
518651965 +E-mail/Text: bankruptcy@pepcoholdings.com Jul 17 2020 00:32:50 Atlantic City Electric,
5 Collins Drive Suite 2133, Pepco Holdings Inc, Carneys Point, NJ 08069-3600
518651967 EDI: BANKAMER.COM Jul 17 2020 04:08:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998
518651976 EDI: BANKAMER.COM Jul 17 2020 04:08:00 FIA Card Services, PO Box 982235,
El Paso, TX 79998-2235
518651969 +EDI: CAPITALONE.COM Jul 17 2020 04:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
518651970 +EDI: CAPITALONE.COM Jul 17 2020 04:08:00 Capital One Bank (USA), N.A., 4851 Cox Road,
Glen Allen, VA 23060-6293
518651972 EDI: DIRECTV.COM Jul 17 2020 04:08:00 Direct TV, PO Box 11732, Newark, NJ 07101-4732
518651973 +EDI: AIS.COM Jul 17 2020 04:08:00 Directv, LLC, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518651974 +EDI: DCI.COM Jul 17 2020 04:08:00 Diversified Consultants, Inc., Attn: Bankruptcy,
Po Box 551268, Jacksonville, FL 32255-1268
518651977 EDI: RMSC.COM Jul 17 2020 04:08:00 GE Capital Retail Bank, PO Box 965004,
Orlando, FL 32896-5004
518651979 +EDI: IIC9.COM Jul 17 2020 04:08:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378,
St. Paul, MN 55164-0378
518657757 E-mail/PDF: resurgentbknofications@resurgent.com Jul 17 2020 00:37:19 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518651986 +EDI: MID8.COM Jul 17 2020 04:08:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
518651988 EDI: CBS7AVE Jul 17 2020 04:08:00 Midnight Velvet, 1112 7th Avenue,
Monroe, WI 53566-1364
518651995 EDI: PRA.COM Jul 17 2020 04:08:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,
Norfolk, VA 23541
518769516 EDI: PRA.COM Jul 17 2020 04:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541

District/off: 0312-1

User: admin
Form ID: 309I

Page 2 of 2
Total Noticed: 55

Date Rcvd: Jul 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518651991 +E-mail/PDF: resurgentbknnotifications@resurgent.com Jul 17 2020 00:37:19
Pinnacle Credit Services, LLC/ Purchased, Paper, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
518651992 +EDI: PRA.COM Jul 17 2020 04:08:00 Portfolio Recovery, Po Box 41021,
Norfolk, VA 23541-1021
518654096 +EDI: RMSC.COM Jul 17 2020 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518651996 +EDI: RMSC.COM Jul 17 2020 04:08:00 Synchrony Bank, Po Box 965064,
Orlando, FL 32896-5064
518651997 +EDI: RMSC.COM Jul 17 2020 04:08:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
518651998 +EDI: RMSC.COM Jul 17 2020 04:08:00 Synchrony Bank/Home Shopping, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
518651999 +EDI: RMSC.COM Jul 17 2020 04:08:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
518652000 EDI: WTRRN BANK.COM Jul 17 2020 04:08:00 Target, Target Card Services,
Mail Stop NCB-0461, Minneapolis, MN 55440
518652001 +EDI: AIS.COM Jul 17 2020 04:08:00 Verizon, by American InfoSource as agen,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518652002 EDI: VERIZONCOMB.COM Jul 17 2020 04:08:00 Verizon FIOS, PO BOX 15124,
Albany, NY 12212-5124
518652004 +EDI: WFFC.COM Jul 17 2020 04:08:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
Po Box 19657, Irvine, CA 92623-9657
518652005 +EDI: WFNNB.COM Jul 17 2020 04:08:00 World Financial Capital Bank, PO Box 183003,
Columbus, OH 43218-3003

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center,
535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
518651980* +I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
518651981* +I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
518651987* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
518651993* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518651994* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518651958 ##+Absolute Resolutions Corporation, 6602 El Cajon Blvd., Suite 200, San Diego, CA 92115-2875
TOTALS: 0, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joseph J. Rogers on behalf of Debtor Linda H Bennett jjresq@comcast.net, jjrogers0507@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3